

# Navigating Health Insurance Accessibility and Inadequacy: A Grounded Theory Study of Employed Cancer Survivors Facing Financial Hardship

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## Background

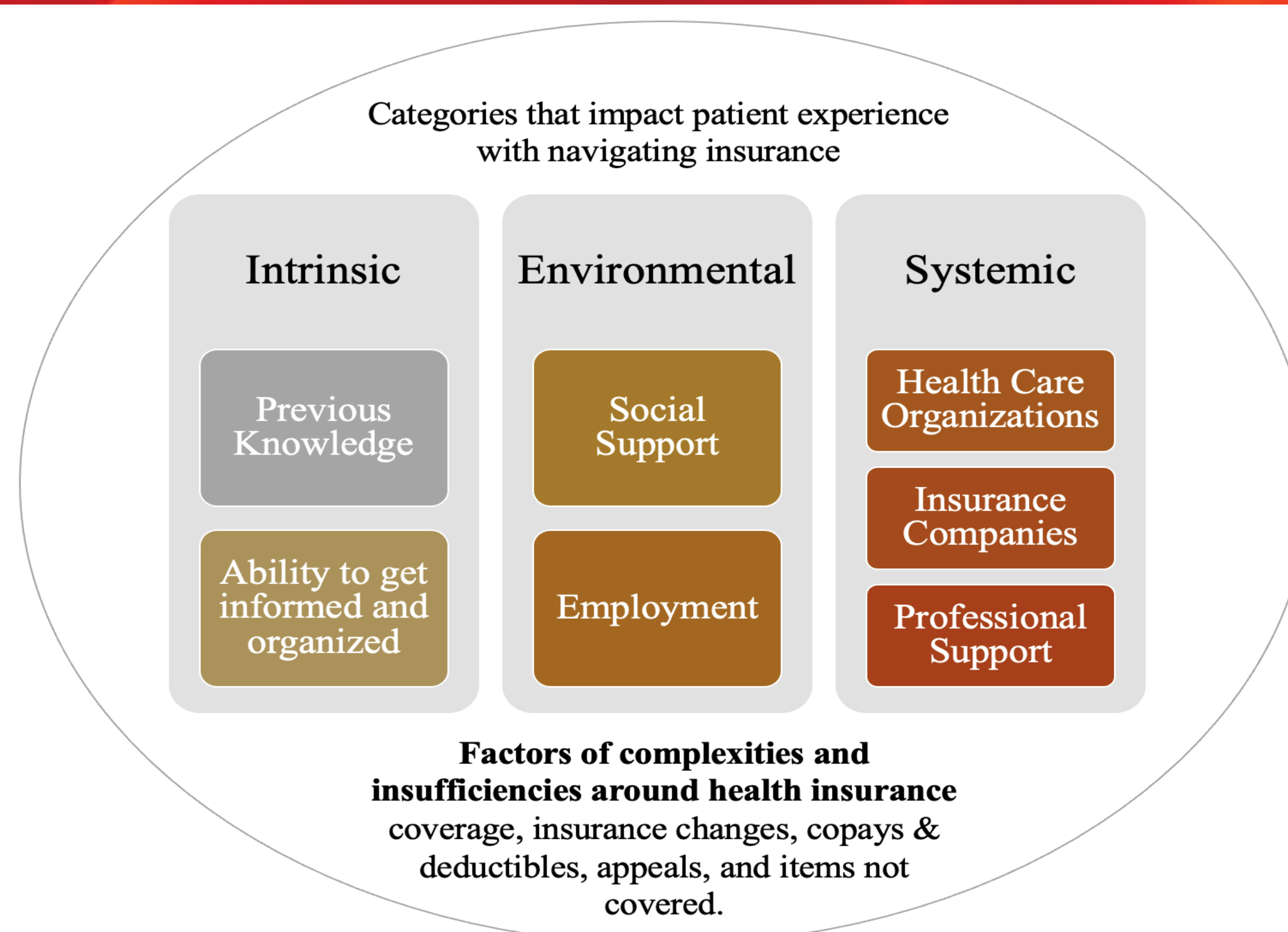
In 2022, over 18 million cancer survivors lived in the U.S., nearly 6 million of working age (ACS, 2022; Soni et al., 2018). Despite insurance, many face financial hardship due to high deductibles, limited networks, and coverage gaps that delay care (Smith et al., 2022; Zhao et al., 2022). Survivors report financial toxicity and income loss from working through treatment or limited leave (Blinder & Gany, 2020; Yabroff et al., 2016). Post-treatment costs and low insurance literacy further challenge access and recovery (Han et al., 2015; Khera et al., 2022).

## Purpose

In the U.S., sufficient health insurance, typically employer-sponsored, is critical for accessing lifesaving treatment. This study explores how employed cancer survivors navigate the accessibility and adequacy of health insurance during and after treatment.

## Methodology

This qualitative descriptive study uses secondary data and applies constructivist grounded theory strategies to analyze 23 interviews. Data were collected between May 2015 and April 2016 (Charmaz, 2014; Corbin & Strauss, 2015).



## Results

**Three** categories influenced how survivors navigated insurance:

- 1. Intrinsic** prior knowledge, ability to stay informed, and being organized.
- 2. Environmental** social support and employment context.
- 3. Systemic** interactions with healthcare providers, insurance companies, and systems.

Each category included challenges such as appeals, co-pays, deductibles, insurance changes, and non-covered services.

## Conclusion

This study underscores the intersection of economic stability, systemic advocacy, and social support in shaping cancer survivors' health insurance experiences. The findings support calls for systemic reforms of U.S. insurance processes, expanding social work involvement, and enhancing financial counseling to reduce the economic burden of cancer care and improve survivorship outcomes. By centering the voices of survivors, this research highlights the urgent need for survivor-informed policy and practice changes that prioritize insurance adequacy, literacy, and navigation support.

## References

